

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

HECTOR LISANDRO CABRERA

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:12-23757

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 28, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/29/2012 and confirmed on 9/19/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		43,852.05
Less Refunds to Debtor	2,702.15	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>41,149.90</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,274.50	
Trustee Fee	1,634.27	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>8,908.77</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	DEUTSCHE BANK NATIONAL TRUST CO Acct: 9057	27,670.60	27,670.60	0.00	27,670.60
	PNC BANK NA Acct: 5948	2,064.18	2,064.18	0.00	2,064.18
	QUANTUM SERVICING CORP* Acct: 1125	0.00	0.00	0.00	0.00
	SPECIALIZED LOAN SERVICING LLC Acct: 9057	0.00	0.00	0.00	0.00
	DEUTSCHE BANK NATIONAL TRUST CO Acct: 9057	495.12	495.12	0.00	495.12
	FIRST NIAGARA BANK Acct: 6644	1,798.59	1,798.59	212.64	2,011.23
					<b>32,241.13</b>

<b>Priority</b>					
	DAI ROSENBLUM ESQ Acct:	2,700.00	2,700.00	0.00	0.00
	HECTOR LISANDRO CABRERA Acct:	0.00	0.00	0.00	0.00
	HECTOR LISANDRO CABRERA Acct:	2,702.15	2,702.15	0.00	0.00
	DAI ROSENBLUM ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX3-18	4,574.50	4,574.50	0.00	0.00
	MECKLENBURG COUNTY (NC) TAX COLL Acct: 0707	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

<b>Unsecured</b>					
	BUTLER EMERGENCY PHYSICIANS Acct: 41MC	0.00	0.00	0.00	0.00
	BUTLER IMAGING & INTERVENTION Acct: 7486	0.00	0.00	0.00	0.00
	BUTLER MEMORIAL HOSPITAL Acct:	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC	19,346.30	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7804				
	ELAWAR NEUROLOGY ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 3725				
	ECAST SETTLEMENT CORP	445.28	0.00	0.00	0.00
	Acct: 6226				
	KATHRYN RYAN DO	0.00	0.00	0.00	0.00
	Acct: 1002				
	PANTHER PHYSICAL THERAPY	237.32	0.00	0.00	0.00
	Acct: 1829				
	PRA/PORTFOLIO RECOVERY ASSOC	2,903.93	0.00	0.00	0.00
	Acct: 2271				
	PRA RECEIVABLES MANAGEMENT LLC -	163.26	0.00	0.00	0.00
	Acct: 1388				
	SUNTRUST BANK**	26,050.57	0.00	0.00	0.00
	Acct: 0346				
	PNC BANK NA	3,000.00	0.00	0.00	0.00
	Acct: 5948				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

32,241.13

TOTAL

CLAIMED 0.00

PRIORITY 32,028.49

SECURED 52,146.66

Date: 08/28/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

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**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

HECTOR LISANDRO CABRERA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-23757

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Hector Lisandro Cabrera  
DebtorCase No. 12-23757-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
Form ID: pdf900Page 1 of 2  
Total Noticed: 38

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db +Hector Lisandro Cabrera, 114 Buttercup Road, Butler, PA 16001-2802  
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 300,  
 DALLAS, TX 75254-7883  
 cr Residential Credit Solutions, P O Box 163229, Fort Worth, TX 76161-3229  
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
 13433558 Butler Emergency Physicians Assoc., P.O. Box 3478, Wescosville, PA 18106-0478  
 13433559 +Butler Imaging & Intervention, 7 Acee Drive, Natrona Heights, PA 15065-9700  
 13433560 +Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001-4697  
 13433562 Citibank NA/Home Depot, CCS Gray Ops Center, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 14903536 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 13504313 +Deutsche Bank National Trust Company et.al., GMAC Mortgage, LLC, Attn: Bankruptcy Dept.,  
 1100 Virginia Drive, Fort Washington, PA 19034-3277  
 13433564 +Elawar Neurology Associates, Suite 006, P.O. Box 1549, Butler, PA 16003-1549  
 13433568 GMAC Mortgage, P.O. Box 4622, Waterloo, IA 50704-4622  
 13433570 Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100  
 13433571 +Kathryn A. Ryan, D.O., 101 Alwine Rd, Saxonburg, PA 16056-8604  
 13436430 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13433573 PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570  
 13433574 +PNC Bank, P.O. Box 500 /K-A16-2J, Portage, MI 49081-0500  
 13433572 Panther Physical Therapy, Northgate Plaza 15, Route 19 North, Harmony, PA 16037  
 13433575 +Quantum Servicing Corp., Omni National Bank, Multibank 2009-1 RES-ADC Venture LLC,  
 730 NW 107th Ave., Ste. 310, Miami, FL 33172-3109  
 13700061 Residential Credit Solutions, P.O. Box 163229, Fort Worth, Texas 76161-3229  
 13433576 Sears/Citibank, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 13433577 Sears/Citibank CBNA, 8725 W. Sahara Ave., The Lakes, NV 89163-0001  
 14167924 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 14883297 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 13437683 +SunTrust Bank, Attn. Support Services, P.O. Box 85092, Richmond, VA 23286-0001  
 13433578 Suntrust, P.O. Box 85526, Richmond, VA 23285-5526  
 13575781 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2018 02:48:21  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 13433561 +E-mail/Text: cms-bk@cms-collect.com Aug 30 2018 02:52:08 Capital Management Services, LP,  
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 13467946 E-mail/Text: fnb.bk@fnfg.com Aug 30 2018 02:53:45 First Niagara Bank N.A.,  
 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
 13445532 E-mail/PDF: gecsedirecoverycorp.com Aug 30 2018 02:49:00 GE Capital Retail Bank,  
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13433566 E-mail/PDF: gecsedirecoverycorp.com Aug 30 2018 02:47:19 GE Capital Retail Bank,  
 P.O. Box 960061, Orlando, FL 32896-0061  
 13433567 E-mail/PDF: gecsedirecoverycorp.com Aug 30 2018 02:47:19 GECCRB/Care Credit,  
 P.O. Box 965036, Orlando, FL 32896-5036  
 13433569 +E-mail/Text: ally@ebn.phinsolutions.com Aug 30 2018 02:51:41 GMAC Mortgage/Rescap,  
 1100 Virginia Drive, Fort Washington, PA 19034-3276  
 13524983 E-mail/Text: taxbk@mecklenburgcountync.gov Aug 30 2018 02:53:31  
 Mecklenburg County Tax Collector, P.O. Box 31637, Charlotte NC 28231-1637  
 13518927 +E-mail/Text: bknotice@ncmlcl.com Aug 30 2018 02:53:29 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 13583358 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2018 03:01:39  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 13506758 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 30 2018 02:47:33  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Multibank 2009-1 RES-ADC Venture, LLC  
 cr PNC Bank  
 cr Residential Credit Solutions, Inc., as servicer fo  
 cr Specialized Loan Servicing LLC, as servicer for De  
 cr\* +Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 300,  
 Dallas, TX 75254-7883  
 cr\* +Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
 cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
 MEMPHIS, TN 38125-1741  
 cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

District/off: 0315-2

User: dbas  
Form ID: pdf900

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Total Noticed: 38

Date Rcvd: Aug 29, 2018

13433563 ##+David Cabrera, 10745 Meadow Crossing Lane, Cornelius, NC 28031-7409  
13433565 ##+First Niagara, P.O. Box 1237, South Windsor, CT 06074-7237

TOTALS: 4, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Alan C. Hochheiser on behalf of Defendant Residential Credit Solutions  
ahochheiser@mauricewutscher.com  
Christopher A. DeNardo on behalf of Creditor Residential Credit Solutions, Inc., as servicer  
for Deutsche Bank National Trust Company as Indenture Trustee for MortgageIT Trust 2005-2  
pabk@logs.com  
Dai Rosenblum on behalf of Debtor Hector Lisandro Cabrera Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net; Dai@dairosenblumbankruptcy.com; Michael@dairosenblumbankruptcy.com  
Dai Rosenblum on behalf of Plaintiff Hector Lisandro Cabrera Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net; Dai@dairosenblumbankruptcy.com; Michael@dairosenblumbankruptcy.com  
Daniel JT McKenna on behalf of Defendant Deutsche Bank National Trust Company  
mckennad@ballardspahr.com  
Daniel JT McKenna on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
mckennad@ballardspahr.com  
Daniel JT McKenna on behalf of Defendant Specialized Loan Servicing LLC  
mckennad@ballardspahr.com  
Emily M. Spanovich on behalf of Creditor Multibank 2009-1 RES-ADC Venture, LLC  
espanovich@schnader.com  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC, as servicer for  
Deutsche Bank National Trust Company as Indenture Trustee for MortgageIT Trust 2005-2  
bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor PNC Bank jvalecko@weltman.com, PitEc@weltman.com  
Keri P. Ebeck on behalf of Defendant PNC Bank kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
LeeAne O. Huggins on behalf of Creditor Residential Credit Solutions, Inc., as servicer for  
Deutsche Bank National Trust Company as Indenture Trustee for MortgageIT Trust 2005-2  
pabk@logs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas R. Dominczyk on behalf of Defendant Residential Credit Solutions  
tdominczyk@mauricewutscher.com

TOTAL: 15